



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [OCEANFIRST FINANCIAL CORP.](#)

City/State [TOMS RIVER, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [11,450,269](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)
[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016												
Average assets (\$000)	11,208,147			8,056,058			7,374,999			5,306,281															
Net income (\$000)	63,309			88,574			71,932			42,470															
Number of BHCs in peer group	128			146			154			148															
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40	3.22	3.29	44													
+ Non-interest income	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27	0.61	0.93	28													
- Overhead expense	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54	2.50	2.60	45													
- Provision for credit losses	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27	0.08	0.11	44													
+ Securities gains (losses)	0.05	0.02	79	0	0.01	29	0	0	76	0	0.01	25													
+ Other tax equivalent adjustments	0	0	48	0	0	46	0	0	45	0	0	81													
= Pretax net operating income (tax equivalent)	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19	1.26	1.55	24													
Net operating income	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30													
Net income	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30													
Net income (Subchapter S adjusted)				1.18			1.41			1.41		1.11													
Percent of Average Earning Assets																									
Interest income (tax equivalent)	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45	4	4.06	44													
Interest expense	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20	0.41	0.54	30													
Net interest income (tax equivalent)	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56	3.59	3.54	52													
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43	0.10	0.10	60													
Earnings coverage of net loan and lease losses (X)	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62	17.86	0.97	54													
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2	0.39	0.95	4													
Allowance for loan and lease losses / Total loans and leases	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2	0.39	0.94	5													
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.71	56	0.41	0.56	37	0.49	0.57	51	0.77	0.57	74													
30–89 days past due loans and leases / Total loans and leases	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76	0.52	0.32	79													
Liquidity and Funding																									
Net noncore funding dependence	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29	6.78	13.97	26													
Net short-term noncore funding dependence	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32	1.69	9.65	20													
Net loans and leases / Total assets	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52	73.16	72.64	46													
Capitalization																									
Tier 1 leverage ratio	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41	8.87	10.04	20													
Holding company equity capital / Total assets	12.96	11.16	77	13.96	11.37	85	13.81	11.21	85	11.10	10.84	57													
Total equity capital (including minority interest) / Total assets	12.96	11.29	77	13.96	11.43	85	13.81	11.30	83	11.10	10.89	57													
Common equity tier 1 capital / Total risk-weighted assets	11.04	12.38	32	12.14	12.50	55	12.15	12.37	58	12.15	11.90	61													
Net loans and leases / Equity capital (X)	5.22	5.58	44	5.38	6.55	25	5.37	6.70	21	6.59	6.82	46													
Cash dividends / Net income	67.79	42.30	84	38.66	25.65	71	41.10	24.05	74	45.41	32.32	63													
Cash dividends / Net income (Subchapter S adjusted)		-0.65			93.20			35.12			19.39														
Growth Rates																									
Assets	38.63	16.68	93	9.77	8.66	64	38.81	9.35	94	4.32	9.89	29													
Equity capital	28.71	6.99	93	10.95	12.19	51	72.67	12.50	96	5.23	13.71	23													
Net loans and leases	24.75	9.07	86	11.26	8.63	70	40.68	10.51	94	4.23	12.54	18													
Noncore funding	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88	-24.06	-3.35	25													
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46													
Long-term debt / Equity capital	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63	5.81	4.39	64													
Equity investment in subsidiaries / Equity capital	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64	103.01	105.17	45													
Cash from ops + noncash items + op expense / Op expense + dividends	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35	136.80	100.80	79													

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	350,021	280,579	250,192	170,897		24.75	346.76
Income from lease financing receivables.....	82	131	182	210		-37.40	331.58
Fully taxable income on loans and leases.....	350,103	280,710	250,374	171,107		24.72	351.37
Tax-exempt income on loans and leases.....	0	0	0	0			-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0			-100.00
Income on loans and leases (tax equivalent).....	350,103	280,710	250,374	171,107		24.72	344.31
Investment interest income (tax equivalent).....	25,201	24,376	23,434	16,687		3.38	237.07
Interest on balances due from depository institutions.....	1,034	1,165	896	1,448		-11.24	2197.78
Interest income on other earning assets.....	4,712	4,203	3,590	1,450		12.11	573.14
Total interest income (tax equivalent)	381,050	310,454	278,294	190,692		22.74	337.89
Interest on time deposits of \$250K or more	7,068	2,883	1,770	922		145.16	
Interest on time deposits < \$250K.....	16,420	12,614	7,781	5,323		30.17	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	24,802	22,935	13,028	6,091		8.14	1898.55
Interest on other borrowings and trading liabilities.....	10,577	12,336	11,513	5,344		-14.26	137.85
Interest on subordinated debt and mandatory convertible securities	7,790	2,055	2,060	1,930		279.08	2614.29
Total interest expense.....	66,657	52,823	36,152	19,610		26.19	637.76
Net interest income (tax equivalent).....	314,393	257,631	242,142	171,082		22.03	303.15
Non-interest income.....	53,257	42,228	41,053	32,482		26.12	222.87
Adjusted operating income (tax equivalent)	367,650	299,859	283,195	203,564		22.61	289.13
Overhead expense.....	248,943	190,251	193,456	132,452		30.85	304.71
Provision for credit losses.....	57,847	1,637	3,490	4,445			4437.02
Securities gains (losses)	5,878	0	248	0			
Other tax equivalent adjustments	0	0	0	5			
Pretax net operating income (tax equivalent).....	82,551	108,238	86,298	66,672		-23.73	160.48
Applicable income taxes	17,732	18,784	13,551	22,852		-5.60	62.93
Tax equivalent adjustments	1,510	880	815	1,350		71.59	210.06
Applicable income taxes (tax equivalent).....	19,242	19,664	14,366	24,202		-2.15	69.23
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	63,309	88,574	71,932	42,470		-28.52	211.53
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	63,309	88,574	71,932	42,470		-28.52	211.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,309	88,574	71,932	42,470		-28.52	211.53
Investment securities income (tax equivalent).....	25,201	24,376	23,434	16,687		3.38	237.07
US Treasury and agency securities (excluding mortgage-backed securities)	3,067	3,088	2,188	1,033		-0.68	298.83
Mortgage-backed securities	14,036	15,301	16,034	11,108		-8.27	131.96
All other securities	8,098	5,987	5,212	4,546		35.26	1133.53
Cash dividends declared.....	42,917	34,241	29,564	19,286		25.34	393.70
Common	42,917	34,241	29,564	19,286		25.34	393.70
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.40	3.27	60	3.85	4.19	23	3.77	4.08	25	3.59	3.78	33			
Less: Interest expense	0.59	0.48	72	0.66	0.95	19	0.49	0.75	18	0.37	0.50	26			
Equals: Net interest income (tax equivalent)	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40	3.22	3.29	44			
Plus: Non-interest income	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27	0.61	0.93	28			
Equals: adjusted operating income (tax equivalent)	3.28	4.04	16	3.72	4.16	36	3.84	4.27	32	3.84	4.26	30			
Less: Overhead expense	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54	2.50	2.60	45			
Less: Provision for credit losses.....	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27	0.08	0.11	44			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.02	79	0	0.01	29	0	0	76	0	0.01	26			
Plus: other tax equivalent adjustments	0	0	48	0	0	46	0	0	45	0	0	81			
Equals: Pretax net operating income (tax equivalent)	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19	1.26	1.55	24			
Less: Applicable income taxes (tax equivalent).....	0.17	0.23	31	0.24	0.35	19	0.19	0.32	16	0.46	0.59	24			
Less: Minority interest.....	0	0	42	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30			
Memo: Net income (last four quarters)	0.56	0.82	22	1.10	1.19	38	0.98	1.22	25	0.80	0.95	30			
Net income-BHC and noncontrolling (minority) interest	0.56	0.83	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30			
Margin Analysis															
Average earning assets / Average assets	88.37	92.32	10	87.32	93.22	2	87.43	93.23	2	89.85	93.19	10			
Average interest-bearing funds / Average assets.....	73.63	64.06	82	80.42	70.66	83	79.04	70.70	80	84.39	70.06	91			
Interest income (tax equivalent) / Average earning assets	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45	4	4.06	44			
Interest expense / Average earning assets	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20	0.41	0.54	30			
Net interest income (tax equivalent) / Average earning assets	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56	3.59	3.54	52			
Yield or Cost															
Total loans and leases (tax equivalent).....	4.29	4.27	55	4.69	4.98	30	4.65	4.85	35	4.41	4.52	43			
Interest-bearing bank balances	0.18	0.27	24	2.93	2.26	83	1.51	1.88	27	1.29	1.13	68			
Federal funds sold and reverse repos		0.68		2.30	2.02	60		1.50			0.83				
Trading assets		0.60			0.49			0.70			0.48				
Total earning assets	3.83	3.51	69	4.40	4.47	43	4.30	4.33	47	3.97	3.98	47			
Investment securities (tax equivalent)	2.36	2.25	62	2.47	2.74	25	2.31	2.69	21	2.17	2.61	25			
US Treasury and agency securities (excluding mortgage-backed securities)	1.86	1.75	58	2.20	2.54	34	1.88	2.20	40	1.25	1.66	22			
Mortgage-backed securities	2.38	2.05	81	2.51	2.54	51	2.33	2.44	37	2.15	2.19	46			
All other securities	2.64	3.24	25	2.75	3.80	16	2.56	3.74	12	2.21	3.85	11			
Interest-bearing deposits	0.58	0.53	60	0.65	1.13	12	0.41	0.85	10	0.30	0.52	16			
Time deposits of \$250K or more	3.20	1.42	98	2.15	2.13	47	1.69	1.57	59						
Time deposits < \$250K	1.41	1.36	53	1.61	1.91	20	1.08	1.42	19						
Other domestic deposits	0.40	0.36	65	0.47	0.86	16	0.30	0.64	12						
Foreign deposits		0.42			2.53			1.85			0.84				
Federal funds purchased and repos	0.45	0.62	48	0.43	1.23	24	0.25	1.03	22	0.16	0.68	17			
Other borrowed funds and trading liabilities	0.96	1.50	27	1.65	1.03	55	1.65	2.10	9	1.33	1.48	45			
All interest-bearing funds	0.81	0.74	62	0.82	1.34	12	0.62	1.06	12	0.44	0.71	17			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016			
Non-interest Income and Expenses												
Total non-interest income		53,257		42,228		41,053		32,482				
Fiduciary activities income		2,052		2,102		2,245		2,148				
Service charges on deposit accounts - domestic		11,915		14,891		14,992		11,570				
Trading revenue.....		0		0		0		0				
Investment banking fees and commissions.....		0		30		1,112		1,128				
Insurance activities revenue.....		0		0		14		72				
Venture capital revenue.....		0		0		0		0				
Net servicing fees		217		252		161		261				
Net securitization income		0		0		0		0				
Net gains (losses) on sales of loans, OREO, other assets.....		8,519		277		588		-304				
Other non-interest income.....		30,554		24,676		21,941		17,607				
Total overhead expenses		248,943		190,251		193,456		132,452				
Personnel expense.....		112,781		88,829		81,870		59,096				
Net occupancy expense.....		29,234		24,886		26,234		17,426				
Goodwill impairment losses		0		0		0		0				
Amortization expenses and impairment loss (other intangible assets).....		6,186		4,027		3,811		2,039				
Other operating expenses.....		100,742		72,509		81,541		53,891				
Fee income on mutual funds and annuities.....		0		30		841		1,124				
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0				
Number of equivalent employees		985		886		850		645				
Average personnel expense per employee.....		114.50		100.26		96.32		91.62				
Average assets per employee.....		11,378.83		9,092.62		8,676.47		8,226.79				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.02	10	0.07	0.66	71	2.05	1.69	65	3.46	1.89
Overhead expenses / Net Interest Income + non-interest income		67.99	62.28	75	63.63	61.79	59	68.51	61.22	80	65.50	62.21
Percent of Average Assets												
Total overhead expense		2.22	2.57	35	2.36	2.59	37	2.62	2.58	54	2.50	2.60
Personnel expense.....		1.01	1.30	23	1.10	1.50	17	1.11	1.46	20	1.11	1.47
Net occupancy expense.....		0.26	0.26	53	0.31	0.32	48	0.36	0.31	67	0.33	0.32
Other operating expenses.....		0.95	0.94	68	0.95	0.76	76	1.16	0.79	86	1.05	0.79
Overhead less non-interest income		1.75	1.25	80	1.84	1.65	65	2.07	1.65	83	1.88	1.65
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		67.71	61.82	75	63.45	59.91	69	68.31	60.51	82	65.07	61.01
Personnel expense.....		30.68	32.36	35	29.62	34.17	26	28.91	34.42	16	29.03	34.72
Net occupancy expense.....		7.95	6.58	72	8.30	7.50	61	9.26	7.33	82	8.56	7.51
Other operating expenses.....		29.08	22.28	83	25.52	17.93	95	30.14	18.28	97	27.48	18.30
Total non-interest income		14.49	28.83	22	14.08	19.83	33	14.50	20.30	30	15.96	21.24
Fiduciary activities income		0.56	2.09	35	0.70	1.61	52	0.79	1.95	50	1.06	1.95
Service charges on domestic deposit accounts		3.24	3.27	49	4.97	3.21	83	5.29	3.58	80	5.68	3.83
Trading revenue.....		0	1.28	25	0	0.07	41	0	0.03	46	0	0.07
Investment banking fees and commissions.....		0	2.46	6	0.01	0.91	38	0.39	0.85	48	0.55	0.92
Insurance activities revenue.....		0	0.41	11	0	0.37	22	0	0.46	43	0.04	0.44
Venture capital revenue.....		0	0.01	44	0	0	50	0	0	49	0	0.48
Net servicing fees		0.06	0.01	60	0.08	0.22	47	0.06	0.52	33	0.13	0.40
Net securitization income		0	0	45	0	0	48	0	0	49	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets		2.32	3.92	51	0.09	2.27	20	0.21	1.98	21	-0.15	2.38
Other non-interest income.....		8.31	9.65	49	8.23	7.41	66	7.75	7.05	66	8.65	7.34
Overhead less non-interest income		53.23	31.93	89	49.36	39.47	79	53.82	39.75	90	49.11	39.09
Applicable income taxes / Pretax net operating income (tax equivalent).....		21.48	18.63	65	17.35	21.51	20	15.70	18.37	27	34.28	33.75
Applicable income tax + TE / Pretax net operating income + TE		23.31	21.18	65	18.17	23.31	11	16.65	21.35	16	36.30	38.57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	7,287,740	5,776,591	5,197,917	3,822,855			26.16	288.48
Commercial and industrial loans	417,464	330,293	254,002	136,251			26.39	307.86
Loans to individuals	77,049	99,342	131,957	9,383			-22.44	2110.88
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	0	0	0	0				
Other loans and leases	22,829	18,306	11,922	13,247			24.71	150.10
Less: Unearned income	0	0	0	0				-100.00
Loans and leases, net of unearned income	7,805,082	6,224,532	5,595,798	3,981,736			25.39	292.19
Less: Allowance for loan and lease losses	60,735	16,852	16,577	15,721			260.40	263.20
Net loans and leases	7,744,347	6,207,680	5,579,221	3,966,015			24.75	292.44
Debt securities that reprice or mature in over 1 year	1,023,953	850,043	897,058	736,947			20.46	213.43
Mutual funds and equity securities	141,372	15,522	19,592	9,435			810.78	
Subtotal	8,909,672	7,073,245	6,495,871	4,712,397			25.96	287.36
Interest-bearing bank balances	1,150,686	38,601	40,891	19,031			2880.97	5795.51
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	98,316	69,790	50,469	108,695			40.87	0.30
Trading assets	0	0	0	0				
Total earning assets	10,158,674	7,181,636	6,587,231	4,840,123			41.45	320.19
Non-interest-bearing cash and due from depository institutions	88,305	77,939	71,470	90,656			13.30	238.41
Premises, fixed assets, and leases	135,431	125,157	115,731	109,868			8.21	376.55
Other real estate owned	106	264	1,381	8,186			-59.85	-98.80
Investment in unconsolidated subsidiaries	2,655	2,345	2,345	797			13.22	233.12
Intangible and other assets	1,066,812	872,528	746,745	371,287			22.27	810.96
Total assets	11,450,269	8,259,869	7,524,903	5,420,917			38.63	340.58
Quarterly average assets	11,695,875	8,207,462	7,525,012	5,412,569			42.50	351.32
Average loans and leases (YTD)	8,170,210	5,991,569	5,379,160	3,875,953			36.36	343.43
Memoranda								
Loans held-for-sale	45,524	0	0	241				1587.95
Loans not held-for-sale	7,759,558	6,224,532	5,595,798	3,981,495			24.66	290.43
Real estate loans secured by 1–4 family	2,883,928	2,827,235	2,568,565	2,129,186			2.01	176.51
Commercial real estate loans	4,399,802	2,945,844	2,626,428	1,690,607			49.36	430.49
Construction and land development	426,480	232,465	266,370	188,967			83.46	373.11
Multifamily	745,719	516,279	443,355	123,458			44.44	1837.44
Nonfarm nonresidential	3,227,603	2,197,100	1,916,703	1,378,182			46.90	360.60
Real estate loans secured by farmland	4,010	3,512	2,924	3,062			14.18	10.93
Total investment securities	1,263,641	935,355	967,119	855,077			35.10	197.53
U.S. Treasury securities	0	999	985	0			-100.00	
US agency securities (excluding mortgage-backed securities)	182,334	156,361	117,242	102,391			16.61	114.55
Municipal securities	238,403	124,450	123,978	149,942			91.57	1696.96
Mortgage-backed securities	625,970	561,862	642,590	523,975			11.41	124.53
Asset-backed securities	16,584	10,322	10,816	0				60.67
Other debt securities	58,978	65,839	51,916	69,334			-10.42	23.73
Mutual funds and equity securities	141,372	15,522	19,592	9,435			810.78	
Available-for-sale securities	183,302	150,960	100,717	91,015			21.42	513.01
U.S. Treasury securities	0	999	985	0			-100.00	
US agency securities (excluding mortgage-backed securities)	176,942	149,437	98,740	81,580			18.41	491.74
Municipal securities	0	25	0	0			-100.00	
Mortgage-backed securities	193	499	992	0				-61.32
Asset-backed securities	6,167	0	0	0				
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	9,435				
Held-to-maturity securities appreciation (depreciation)	29,498	8,414	-8,980	-2,411			250.58	899.59
Available-for-sale securities appreciation (depreciation)	3,152	1,320	-804	-1,045			138.79	
Structured notes, fair value	17,189	10,263	0	0			67.49	
Pledged securities	431,252	474,927	563,142	642,486			-9.20	7.50

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,116,929	360,075	301,516	211,307		487.91	2025.84
NOW, ATS and transaction accounts	768,307	416,858	364,742	302,629		84.31	460.73
Time deposits less brokered deposits) < \$250K.....	974,275	790,780	748,606	527,225		23.20	
MMDA and other savings accounts	5,191,966	4,633,229	4,302,157	3,242,811		12.06	261.54
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	9,051,477	6,200,942	5,717,021	4,283,972		45.97	400.54
Time deposits of \$250K or more	204,969	145,082	116,805	78,446		41.28	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	128,454	71,739	61,760	79,668		79.06	69.30
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	363,024	280,618	95,000		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	177,058	174,092	193,576		-100.00	-100.00
Brokered deposits < \$250K	191,033	0	0	892			
Noncore funding	524,456	756,903	633,275	447,582		-30.71	0.89
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	238,861	97,651	97,199	58,297		144.61	925.29
Other liabilities	151,345	51,254	38,050	29,125		195.28	1585.36
Total liabilities.....	9,966,139	7,106,750	6,485,545	4,818,976		40.23	322.22
Equity Capital							
Perpetual preferred stock (including surplus).....	55,527	0	0	0			
Common stock.....	609	519	483	336		17.34	81.25
Common surplus.....	1,082,189	840,693	757,963	354,376		28.73	301.17
Retained earnings.....	378,268	358,666	305,056	271,023		5.47	65.08
Accumulated other comprehensive income	621	-1,208	-3,450	-5,349			
Other equity capital components	-33,084	-45,551	-20,694	-18,445			
Total holding company equity capital.....	1,484,130	1,153,119	1,039,358	601,941		28.71	522.42
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,484,130	1,153,119	1,039,358	601,941		28.71	522.42
Total liabilities and capital	11,450,269	8,259,869	7,524,903	5,420,917		38.63	340.58
Memoranda							
Non-interest-bearing deposits.....	2,116,929	360,075	301,516	211,307		487.91	2025.84
Interest-bearing deposits.....	7,330,550	5,985,949	5,532,310	4,152,003		22.46	300.95
Total deposits	9,447,479	6,346,024	5,833,826	4,363,310		48.87	390.04
Long-term debt that reprices within 1 year	81,804	72,500	72,500	22,500		12.83	263.57
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,153,119	1,039,358	601,941	572,038			
Accounting restatements	-4	0	0	0			
Net income.....	63,309	88,574	71,932	42,470			
Net sale of new perpetual preferred stock.....	55,527	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	14,814	26,066	10,837	0			
Changes incident to business combinations.....	261,445	76,481	402,555	0			
Less: Dividends declared	42,917	34,241	29,564	19,286			
Change in other comprehensive income	1,830	2,241	1,753	268			
Changes in debit to ESOP liability.....	0	0	-8,400	0			
Other adjustments to equity capital.....	6,635	6,772	9,978	6,451			
Holding company equity capital, ending balance	1,484,130	1,153,119	1,039,358	601,941			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	63.65	36.22	93	69.94	52.67	88	69.08	53.63	81	70.52	53.41	85			
Commercial and industrial loans	3.65	13.52	10	4	11.45	11	3.38	11.42	8	2.51	10.82	6			
Loans to individuals	0.67	3.40	32	1.20	2.71	59	1.75	2.65	64	0.17	2.58	16			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases.....	0.20	4.63	4	0.22	1.08	51	0.16	2.64	17	0.24	2.62	19			
Net loans and leases.....	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52	73.16	72.64	46			
Debt securities over 1 year.....	8.94	15.55	21	10.29	13.66	33	11.92	13.20	48	13.59	13.96	53			
Mutual funds and equity securities	1.23	0.05	99	0.19	0.06	84	0.26	0.05	90	0.17	0.07	81			
Subtotal	77.81	78.16	31	85.63	86.76	36	86.32	87.24	36	86.93	87.26	39			
Interest-bearing bank balances	10.05	7.51	70	0.47	2.97	12	0.54	2.30	27	0.35	2.34	15			
Federal funds sold and reverse repos.....	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	0.86	1.68	37	0.84	2.10	36	0.67	2.14	38	2.01	1.92	71			
Trading assets	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets.....	88.72	91.05	17	86.95	92.39	2	87.54	92.24	3	89.29	92.22	10			
Non-interest cash and due from depository institutions.....	0.77	1.07	31	0.94	1.14	38	0.95	1.25	32	1.67	1.26	71			
Other real estate owned.....	0	0.02	15	0	0.04	29	0.02	0.04	48	0.15	0.06	84			
All other assets.....	10.52	7.82	85	12.11	6.41	97	11.51	6.39	97	9.04	6.45	85			
Memoranda															
Short-term investments	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16	2.36	4.63	39			
U.S. Treasury securities.....	0	0.84	17	0.01	0.29	59	0.01	0.37	59	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	1.59	0.63	83	1.89	1.25	68	1.56	1.67	60	1.89	1.50	65			
Municipal securities	2.08	1.69	65	1.51	2.58	44	1.65	2.66	46	2.77	2.97	63			
Mortgage-backed securities	5.47	11.75	17	6.80	9.38	36	8.54	8.73	55	9.67	9.19	58			
Asset-backed securities	0.14	0.32	64	0.12	0.30	76	0.14	0.26	79	0	0.23	34			
Other debt securities	0.52	0.42	68	0.80	0.53	70	0.69	0.52	70	1.28	0.48	83			
Loans held-for-sale.....	0.40	0.52	51	0	0.39	8	0	0.29	9	0	0.32	21			
Loans held for investment.....	67.77	61.72	65	75.36	72.01	63	74.36	73.24	52	73.45	72.42	51			
Real estate loans secured by 1–4 family	25.19	11.91	91	34.23	16.02	91	34.13	16.83	89	39.28	16.44	93			
Revolving	1.32	1.66	51	2.08	2.24	52	2.66	2.43	58	2.66	2.71	54			
Closed-end, secured by first liens	22.71	9.81	92	30.42	13.07	91	29.52	13.60	89	34.27	13.03	93			
Closed-end, secured by junior liens	1.15	0.22	93	1.73	0.37	98	1.96	0.41	97	2.34	0.39	97			
Commercial real estate loans	38.43	22.22	89	35.66	33.26	61	34.90	33.39	60	31.19	33.79	43			
Construction and land development.....	3.72	3.40	58	2.81	5	27	3.54	4.78	38	3.49	4.55	41			
Multifamily.....	6.51	3.12	86	6.25	4.76	73	5.89	5.12	73	2.28	5.32	33			
Nonfarm nonresidential	28.19	14.72	92	26.60	21.85	74	25.47	21.85	69	25.42	22.30	67			
Real estate loans secured by farmland.....	0.04	0.33	40	0.04	0.95	34	0.04	0.88	30	0.06	0.81	32			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90	96.01	73.20	93			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.95	19.43	92	45.42	22.29	90	45.90	23.13	89	53.47	22.92	92			
Real estate loans secured by 1–4 family.....	1.94	2.64	44	2.76	3.13	51	3.57	3.34	59	3.62	3.76	55			
Revolving	35.01	16.59	92	42.66	18.71	92	42.33	19.33	90	49.85	18.68	95			
Closed-end.....	56.37	34.63	88	47.33	46.16	56	46.94	45.57	56	42.46	46.38	41			
Construction and land development.....	5.46	5.26	57	3.73	6.97	26	4.76	6.53	37	4.75	6.35	39			
1–4 family.....	2.46	0.93	85	1.75	1.47	65	2.17	1.52	72	1.95	1.50	68			
Other.....	3.01	4.19	41	1.99	5.34	18	2.59	4.90	27	2.80	4.76	29			
Multifamily.....	9.55	4.96	86	8.29	6.42	73	7.92	6.76	72	3.10	7.13	31			
Nonfarm nonresidential	41.35	22.93	93	35.30	30.59	70	34.25	30.16	66	34.61	30.84	65			
Owner-occupied.....	13.88	7.68	84	12.73	10.68	66	13.24	10.31	71	14.31	10.55	75			
Other.....	27.47	14.95	95	22.56	19.36	68	21.01	19.35	61	20.31	19.91	58			
Real estate loans secured by farmland.....	0.05	0.54	41	0.06	1.38	34	0.05	1.27	30	0.08	1.19	32			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	5.35	22.17	7	5.31	16.16	8	4.54	16.21	9	3.42	15.52	6			
Loans to individuals	0.99	6.13	31	1.60	4	58	2.36	3.89	63	0.24	3.90	15			
Credit card loans	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans.....	0	0.32	11	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases.....	0.29	9.09	4	0.29	1.48	51	0.21	3.74	16	0.33	3.75	17			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	688.17	381.27	95	714.40	493.53	90	715.43	505.61	87	794.32	518.19	95			
Real estate loans secured by 1–4 family.....	272.32	125.03	92	349.65	151.03	92	353.53	161.34	89	442.41	159.68	94			
Revolving	14.33	17.42	50	21.26	21.25	57	27.51	23.52	61	29.97	26.74	59			
Closed-end.....	258	106.14	92	328.38	127.10	93	326.02	134.73	91	412.44	130.06	95			
Commercial real estate loans	415.46	234.65	89	364.32	311.74	69	361.49	316.03	67	351.28	328.67	59			
Construction and land development.....	40.27	35.62	60	28.75	46.63	31	36.66	44.92	44	39.26	44.44	47			
1–4 family.....	18.10	6.34	87	13.44	9.52	69	16.73	10.21	75	16.10	10.44	73			
Other.....	22.17	28.16	46	15.31	35.90	20	19.93	33.75	28	23.16	33.34	36			
Multifamily.....	70.42	32.74	88	63.85	44.76	76	61.02	48.38	74	25.65	51.49	38			
Nonfarm nonresidential	304.78	155.06	91	271.72	206.64	79	263.81	208.15	72	286.36	217.26	77			
Owner-occupied.....	102.31	52.37	85	98.03	71.54	78	101.97	70.68	78	118.36	73.43	85			
Other.....	202.46	100.54	93	173.69	130.65	78	161.83	134.17	71	168	140.40	67			
Real estate loans secured by farmland.....	0.38	3.44	40	0.43	8.66	34	0.40	8.13	30	0.64	7.80	33			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	39.42	139.91	11	40.85	106.70	14	34.96	107.07	9	28.31	105.25	7			
Loans to individuals	7.28	37.47	32	12.29	24.83	61	18.16	24.45	66	1.95	23.98	20			
Credit card loans	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans.....	0	1.88	11	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases.....	2.16	49.54	4	2.26	10.25	51	1.64	25.58	16	2.75	25.83	18			
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.80	27.32	86	35.07	35.38	56	33.70	35.09	50	28.15	35.69	26			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	315.41	183.76	88	269.94	239.13	67	259.52	243.62	63	232.92	253.35	47			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	417.73	240.85	89	367.97	315.15	69	361.49	318.90	66	351.28	331.68	58			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16	2.36	4.63	39			
Liquid assets	17.60	26.22	27	10.12	16.28	19	11.60	15.56	36	13.58	15.94	44			
Investment securities.....	11.04	17.85	24	11.32	16.41	25	12.85	16.02	38	15.77	16.65	51			
Net loans and leases.....	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52	73.16	72.64	46			
Net loans, leases and standby letters of credit	67.83	62.48	64	75.48	72.78	59	74.41	73.71	51	73.34	73.08	47			
Core deposits	79.05	70.67	72	75.07	71.61	66	75.97	69.97	73	79.03	69.79	82			
Noncore funding	4.58	14.13	17	9.16	14.61	29	8.42	16.58	21	8.26	17.09	18			
Time deposits of \$250K or more	1.79	2.11	49	1.76	4.33	14	1.55	4.28	15	1.45	3.54	18			
Foreign deposits	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos.....	1.12	1.47	57	0.87	0.77	61	0.82	0.96	58	1.47	1.20	67			
Secured federal funds purchased	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold).....	1.12	0.54	69	0.87	0.75	63	0.82	0.97	60	1.47	1.21	67			
Commercial paper	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	4.40	2.75	73	3.73	3.63	58	1.75	4.47	34			
Earning assets that reprice within 1 year	31.04	39.38	27	20.25	33.16	17	18.67	32.35	16	16.74	33.41	10			
Interest-bearing liabilities that reprice within 1 year.....	8.49	8.20	68	6.33	18.54	12	5.82	18.20	14	5.68	16.67	15			
Long-term debt that reprices within 1 year	0.71	0.47	79	0.88	0.15	89	0.96	0.16	88	0.42	0.19	81			
Net assets that reprice within 1 year	21.84	29.11	34	13.05	13.71	44	11.89	12.98	43	10.64	15.65	33			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29	6.78	13.97	26			
Net short-term noncore funding dependence	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32	1.69	9.65	20			
Short-term investment / Short-term noncore funding	284.10	184.19	76	20.84	78.10	28	22.37	62.28	40	61.59	46.67	75			
Liquid assets - short-term noncore funding / Nonliquid assets.....	16.70	28.18	37	4.25	6.90	46	6.99	4.17	61	11.28	3.68	77			
Net loans and leases / Total deposits	81.97	79.43	59	97.82	90.96	70	95.64	92.88	56	90.89	92.86	38			
Net loans and leases / Core deposits	85.56	88.34	51	100.11	102.55	46	97.59	106.50	32	92.58	105.03	24			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	2.95	1.57	76	1.06	0.36	83	-1.26	-0.47	15	-0.52	-0.05	15			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.32	4.31	5	0.17	1.28	13	-0.11	-1.95	90	-0.22	-0.62	63			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.06	0.02	84	-0.01	-0.02	28		-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	74.31	11.38	98	82.20	7.25	97	87.56	10.76	97	89.36	13.07	98			
Available-for-sale securities	14.51	87.23	1	16.14	91.33	3	10.41	88.32	2	10.64	86.93	1			
U.S. Treasury securities.....	0	4.72	16	0.11	2.07	59	0.10	2.08	59	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	14.43	4.01	85	16.72	8.16	76	12.12	11	61	11.97	10.16	65			
Municipal securities	18.87	9.83	76	13.31	15.40	54	12.82	16.63	50	17.54	17.86	57			
Mortgage-backed securities	49.54	66.64	22	60.07	57.07	46	66.44	54.50	63	61.28	55.76	55			
Asset-backed securities	1.31	1.91	68	1.10	1.70	76	1.12	1.54	79	0	1.31	34			
Other debt securities	4.67	3.01	73	7.04	3.73	78	5.37	3.75	71	8.11	3.25	79			
Mutual funds and equity securities	11.19	0.35	99	1.66	0.49	84	2.03	0.41	90	1.10	0.58	77			
Debt securities 1 year or less	7.78	10.55	50	7.46	13.55	41	5.22	13.91	35	12.71	11.90	65			
Debt securities 1 to 5 years	18.38	17.03	56	23.49	23.43	56	17.82	23.42	43	19.46	23.53	46			
Debt securities over 5 years.....	62.65	69.86	35	67.39	58.63	54	74.94	58.36	70	66.73	60.73	55			
Pledged securities	34.13	35.67	47	50.78	43.76	58	58.23	42.20	67	75.14	46.78	82			
Structured notes, fair value.....	1.36	0.02	96	1.10	0.09	92	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	1,052.31	183.32	96	18.64	32.84	55	-28.47	16.28	19	-61.69	6.96	6			
Investment securities.....	35.10	23.62	71	-3.28	4.80	29	13.10	8.02	69	39.97	4.99	92			
Core deposits	45.97	26.88	88	8.46	9.96	50	33.45	10.40	90	8.68	13.94	39			
Noncore funding	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88	-24.06	-3.35	25			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,316,221	1,035,613	809,410	598,598	
Commit: Secured commercial real estate loans	344,886	316,616	217,537	125,704	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	22,723	26,603	20,191	9,873	
Commercial and similar letters of credit	3,020	455	653	492	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	15,525	16,143	16,735	0	
Credit derivatives - notional amount (holding company as beneficiary)	4,219	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	19,744	16,143	16,735	0	
Derivative Contracts					
Interest rate futures and forward contracts	26,153	0	198	241	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,451,755	675,239	118,611	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.50	22.01	13	12.54	16.97	24	10.76	17.31	16	11.04	17.28	18			
Standby letters of credit	0.20	0.71	17	0.32	0.36	51	0.27	0.35	44	0.18	0.40	30			
Commercial and similar letters of credit	0.03	0.02	75	0.01	0.01	78	0.01	0.01	80	0.01	0.01	77			
Securities lent	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.35	62	0.20	0	96	0.22	0.02	91	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.30	62	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.17	0.30	76	0.20	0	97	0.22	0	96	0	0	48			
Derivative contracts	12.91	48.62	34	8.17	2.95	81	1.58	6.51	36	0	6.82	11			
Interest rate contracts	12.91	34.36	37	8.17	2.87	81	1.58	6.40	36	0	6.72	11			
Interest rate futures and forward contracts	0.23	6.21	35	0	0.08	39	0	0.25	45	0	0.28	44			
Written options contracts (interest rate)	0	2.18	9	0	0.13	36	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	12.68	20.83	45	8.17	2.19	82	1.58	5.18	45	0	5.41	14			
Foreign exchange contracts	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	16.11	42.82	6	17.28	24.81	20	15.05	25.18	15	15.44	25.74	14			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,477,908	675,239	118,809	241	
Interest rate contracts	1,477,908	675,239	118,809	241	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	26,153	0	198	241	
Written options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	1,451,755	675,239	118,611	0	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	1,477,908	675,239	118,809	241	
Interest rate contracts	1,477,908	675,239	118,809	241	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,487,024	707,525	135,544	241	
One year or less	0	26	8,150	241	
Over 1 year to 5 years	301,177	53,657	13,587	0	
Over 5 years	1,185,847	653,842	113,807	0	
Gross negative fair value (absolute value)	46,169	10,815	1,840	0	
Gross positive fair value.....	46,019	10,266	1,758	0	
Held for trading.....	0	0	0	0	
Non-traded.....	46,019	10,266	1,758	0	
Current credit exposure on risk-based capital derivative contracts	46,019	10,266	1,671	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	1.77	14.05	26	0	14.06	16	0.17	11.75	35	100	12.76	98			
Written options	0	8.18	6	0	11.73	13	0	11.14	16	0	9.73	15			
Exchange-traded	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter	0	7.73	7	0	10.84	13	0	10.65	16	0	9.46	15			
Purchased options	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps	98.23	68.76	89	100	64.61	90	99.83	65.42	80	0	66.04	9			
Held for trading	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	100.62	91.48	79	104.78	80.07	94	114.09	82.85	95	100	87.47	80			
One year or less	0	32.05	4	0	15.20	30	6.86	12.75	56	100	15.62	98			
Over 1 year to 5 years	20.38	27.06	45	7.95	22.92	36	11.44	22.66	44	0	21.68	15			
Over 5 years	80.24	29.56	95	96.83	34.12	96	95.79	36.28	94	0	37.90	13			
Gross negative fair value (absolute value)	3.12	1.55	79	1.60	1.30	58	1.55	0.66	89	0	0.50	7			
Gross positive fair value	3.11	2.23	71	1.52	1.14	65	1.48	1.10	74	0	0.92	2			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	63	0.01	0	82	0	0.01	53	0	0	12			
Gross positive fair value (X)	0.05	0.09	44	0.01	0	85	0	0.01	49	0	0.01	7			
Held for trading (X)	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.05	0.02	85	0.01	0	91	0	0.01	59	0	0	11			
Current credit exposure (X)	0.05	0.06	51	0.01	0.01	73	0	0	60	0	0	16			
Credit losses on derivative contracts	0	0	43	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.58	0.85	51	0.17	0.10	72	0.03	0.06	62	0	0.05	16			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	16,852	16,577	15,721	15,183	
Gross losses	20,154	2,805	3,720	5,325	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,296	1,443	1,086	1,418	
Net losses	18,858	1,362	2,634	3,907	
Provision for loan and lease losses	57,401	1,637	3,490	4,445	
Adjustments	5,340	0	0	0	
Ending balance	60,735	16,852	16,577	15,721	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.51	0.51	56	0.02	0.12	18	0.05	0.12	27	0.08	0.11	44			
Provision for loan and lease losses / Average loans and leases	0.70	0.82	45	0.03	0.16	18	0.06	0.16	27	0.11	0.16	43			
Provision for loan and lease losses / Net loan and lease losses	304.39	487.86	43	120.19	142.73	50	132.50	182.69	46	113.77	110.75	45			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2	0.39	0.95	4			
Allowance for loan and lease losses / Total loans and leases	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2	0.39	0.94	5			
Allowance for loan and lease losses / Net loans and leases losses (X)	3.22	11.58	12	12.37	17.18	60	6.29	21.35	28	4.02	16.23	26			
Allowance for loan and lease losses / Nonaccrual assets	111.19	299.17	12	67.19	315.75	6	62.99	285.36	7	69.63	270.69	8			
ALLL / 90+ days past due + nonaccrual loans and leases	111.19	244.34	18	67.19	283.41	10	62.99	259.30	8	69.63	232.03	11			
Gross loan and lease losses / Average loans and leases	0.25	0.34	49	0.05	0.16	22	0.07	0.15	34	0.14	0.16	55			
Recoveries / Average loans and leases	0.02	0.07	13	0.02	0.05	40	0.02	0.05	29	0.04	0.06	43			
Net losses / Average loans and leases	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43	0.10	0.10	60			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	46.20	33.98	75	38.79	41.80	55	20.39	51.25	29	31.58	50.41	47			
Earnings coverage of net loan and lease losses (X)	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62	17.86	0.97	54			
Net Loan and Lease Losses By Type															
Real estate loans	0.25	0.04	96	0.02	0.02	65	0.05	0.01	79	0.11	0.02	93			
Real estate loans secured by 1-4 family	0.11	0.01	92	0.06	0.02	81	0.02	0.01	67	0.15	0.03	93			
Revolving	0.66	0.01	95	-0.01	0.02	24	0.06	0.02	75	0.01	0.03	58			
Closed-end	0.08	0	91	0.06	0.02	83	0.02	0.01	68	0.16	0.02	93			
Commercial real estate loans	0.33	0.07	92	0	0.02	30	0.07	0.01	86	0.05	0.01	79			
Construction and land development	0	0	59	0	-0.02	62	0	-0.02	57	0	-0.04	61			
1-4 family	0	0	59	0	0	54	0	0	54	0	0	59			
Other	0	0	57	0	-0.02	62	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	58	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0.46	0.11	89	-0.01	0.03	17	0.10	0.02	86	0.06	0.02	80			
Owner-occupied	0.05	0.02	81	0.02	0.01	76	0.01	0.01	69	0	0.01	61			
Other	0.40	0.08	89	-0.02	0.01	5	0.09	0.01	90	0.06	0.01	91			
Real estate loans secured by farmland	0	0.02	46	0	0.01	45	0	0	49	0	0	50			
Commercial and industrial loans	0.18	0.47	29	-0.05	0.27	5	0.05	0.18	38	-0.10	0.18	7			
Loans to individuals	0.10	1.13	7	0.09	0.74	11	0.04	0.71	3	0.29	0.78	23			
Credit card loans		2.92			1.89			1.65			1.60				
Agricultural loans		0.19			0.02			0.03			0.06				
Loans to foreign governments and institutions		0													
Other loans and leases		0	0.15	25	0	0.14	33	0	0.28	30	0	0.27	29		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	35,080		14,798		25,874		20,796							
90+ days past due loans and leases	0		0		0		0							
Nonaccrual loans and leases	54,625		25,081		26,316		22,577							
Total past due and nonaccrual loans and leases	89,705		39,879		52,190		43,373							
Restructured 30–89 days past due	756		1,148		2,761		1,412							
Restructured 90+ days past due	0		0		0		0							
Restructured nonaccrual	5,490		6,568		3,627		8,822							
Total restructured loans and leases	6,246		7,716		6,388		10,234							
30–89 days past due loans held for sale	0		0		0		0							
90+ days past due loans held for sale	0		0		0		0							
Nonaccrual loans held for sale	0		0		0		0							
Total past due and nonaccrual loans held for sale	0		0		0		0							
Restructured loans and leases in compliance	12,008		16,892		20,084		36,256							
Other real estate owned	106		264		1,381		8,186							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		0		0							
Total other assets past due and nonaccrual	0		0		0		0							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76	0.52	0.32	79		
90+ days past due loans and leases	0	0.12	9	0	0.03	15	0	0.03	14	0	0.04	14		
Nonaccrual loans and leases	0.70	0.66	58	0.40	0.48	44	0.47	0.49	57	0.57	0.46	69		
90+ days past due and nonaccrual loans and leases	0.70	0.85	45	0.40	0.54	35	0.47	0.54	50	0.57	0.55	62		
30–89 days past due restructured	0.01	0.01	65	0.02	0	87	0.05	0.01	94	0.04	0.01	89		
90+ days past due restructured	0	0.01	29	0	0	45	0	0	43	0	0	41		
Nonaccrual restructured	0.07	0.13	41	0.11	0.07	70	0.06	0.10	47	0.22	0.10	87		
30–89 days past due loans held for sale	0	0	38	0	0	47	0	0	47	0	0	48		
90+ days past due loans held for sale	0	0	41	0	0	48	0	0	48	0	0	48		
Nonaccrual loans held for sale	0	0.01	38	0	0	48	0	0	48	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.45	0.40	68	0.24	0.31	48	0.46	0.32	76	0.52	0.32	79		
90+ days past due assets	0	0.12	8	0	0.03	15	0	0.03	14	0	0.04	14		
Nonaccrual assets	0.70	0.67	58	0.40	0.48	43	0.47	0.49	57	0.57	0.47	69		
30+ days past due and nonaccrual assets	1.15	1.29	53	0.64	0.87	38	0.93	0.88	61	1.09	0.89	71		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.48	0.52	51	0.30	0.39	39	0.35	0.39	53	0.42	0.40	65		
90+ days past due and nonaccrual assets + other real estate owned	0.48	0.55	48	0.31	0.45	34	0.37	0.45	47	0.57	0.48	69		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.59	0.60	54	0.53	0.56	52	0.67	0.59	62	1.26	0.63	86		
Allowance for loan and lease losses	111.13	66.66	84	257.45	92.08	94	304.89	95.97	95	435.28	100.14	97		
Equity capital + allowance for loan and lease losses	4.37	4.97	46	3.71	4.77	42	4.79	5.09	54	11.08	5.57	85		
Tier 1 capital + allowance for loan and lease losses	6.37	6.05	61	5.37	5.30	57	6.96	5.65	68	14.22	6.11	91		
Loans and leases + other real estate owned	0.86	0.97	46	0.70	0.78	53	0.90	0.82	60	1.72	0.86	88		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.43	0.39	64	0.25	0.28	58	0.50	0.29	80	0.47	0.29	82			
	90+ days past due		0	0.16	14	0	0.03	24	0	0.03	19	0	0.05	19			
	Nonaccrual.....		0.68	0.76	51	0.42	0.45	48	0.48	0.48	57	0.58	0.43	75			
Commercial and industrial	30–89 days past due		0.88	0.23	92	0.03	0.22	23	0	0.23	8	2	0.27	97			
	90+ days past due		0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual.....		0.77	0.75	58	0.17	0.74	23	0.63	0.61	61	0.37	0.60	44			
Individuals	30–89 days past due		0.40	0.83	28	0	0.60	5	0	0.68	6	0	0.69	5			
	90+ days past due		0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual.....		2.70	0.28	93	0.02	0.12	41	0	0.15	14	0	0.21	14			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due			0.17			0.10			0.11			0.15				
	90+ days past due			0			0			0.01			0				
	Nonaccrual.....			0.49			0.80			0.46			0.31				
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due		0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.66	0.65	64	0.42	0.53	50	0.65	0.52	68	0.77	0.56	71			
	90+ days past due	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22			
	Nonaccrual	0.34	0.89	20	0.37	0.55	32	0.42	0.61	39	0.30	0.65	29			
Revolving	30–89 days past due	0.79	0.48	78	0.64	0.36	76	0.97	0.36	84	0.37	0.29	65			
	90+ days past due	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	1.12	1.13	67	0.98	0.34	89	0.58	0.35	77	0.41	0.42	59			
Closed-end	30–89 days past due	0.65	0.65	63	0.40	0.56	45	0.62	0.54	65	0.80	0.63	68			
	90+ days past due	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24			
	Nonaccrual	0.30	0.87	19	0.33	0.57	29	0.41	0.64	37	0.29	0.68	27			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	27	0.02	0.02	57	0.01	0.03	37			
	90+ days past due	0	0	32	0	0	41	0	0	38	0	0	36			
	Nonaccrual	0	0.04	6	0.01	0.03	42	0.02	0.03	46	0.02	0.04	45			
Commercial real estate	30–89 days past due	0.28	0.26	66	0.10	0.15	47	0.35	0.16	81	0.10	0.15	47			
	90+ days past due	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual	0.90	0.62	71	0.48	0.34	67	0.53	0.41	68	0.92	0.33	91			
Construction and development	30–89 days past due	0	0.28	11	0.02	0.20	48	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	1.66	0.41	87	0	0.18	21	0	0.18	21	0.05	0.21	50			
1–4 family	30–89 days past due	0	0.03	28	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual	1.20	0.03	97	0	0.01	40	0	0.04	37	0.05	0.04	78			
Other	30–89 days past due	0	0.22	13	0.02	0.12	62	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0.46	0.35	77	0	0.14	24	0	0.10	25	0	0.12	25			
Multifamily	30–89 days past due	0	0.09	22	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.38	0.23	75	0.13	0.13	60	0.48	0.17	84	0.13	0.14	56			
	90+ days past due	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual	1.01	0.80	64	0.64	0.36	75	0.73	0.52	70	1.13	0.40	93			
Owner Occupied	30–89 days past due	0.03	0.07	42	0.07	0.06	63	0.28	0.08	85	0.02	0.06	38			
	90+ days past due	0	0	33	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual	0.43	0.27	73	0.25	0.19	65	0.05	0.20	32	0.46	0.16	87			
Other	30–89 days past due	0.35	0.14	81	0.06	0.05	73	0.21	0.07	82	0.11	0.06	75			
	90+ days past due	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0.57	0.44	66	0.39	0.14	80	0.68	0.22	81	0.67	0.16	90			
Farmland	30–89 days past due	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due		0.95			0.87			1.03			0.83				
	90+ days past due		0.63			0.18			0.26			0.22				
	Nonaccrual		0.05			0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital												
Common stock plus related surplus	1,049,714		795,661		737,752		336,267					
Retained earnings	378,268		358,666		305,056		271,023					
Accumulated other comprehensive income (AOCI)	621		-1,208		-3,450		-5,349					
Common equity tier 1 minority interest	0		0		0		0		0			
Common equity tier 1 capital before adjustments/deductions	1,428,603		1,153,119		1,039,358		601,941					
Common Equity Tier 1 Capital: Adjustments/Deductions												
Less: Goodwill, intangible assets, and deferred tax assets	556,597		425,232		395,035		157,052					
Accumulated other comprehensive income-related adjustments	621		-1,208		-3,450		-5,102					
Other deductions from common equity tier 1 capital	0		0		0		0		0			
Subtotal:	871,385		729,095		647,773		449,991					
Adjustments and deductions for common equity tier 1 capital	0		0		0		0		0			
Common equity tier 1 capital	871,385		729,095		647,773		449,991					
Additional Tier 1 Capital												
Additional tier 1 capital instruments and related surplus	126,888		62,651		62,199		22,500					
Non-qualifying capital instruments	0		0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0		0			
Additional tier 1 capital before deductions	126,888		62,651		62,199		22,500					
Less: Additional tier 1 capital deductions	0		0		0		6,937					
Additional tier 1 capital	126,888		62,651		62,199		15,563					
Tier 1 Capital	998,273		791,746		709,972		465,554					
Tier 2 Capital												
Tier 2 capital instruments and related surplus	167,500		35,000		35,000		35,000					
Non-qualifying capital instruments	0		0		0		0		0			
Total capital minority interest not included in tier 1 capital	0		0		0		0		0			
Allowance for loan and lease losses in tier 2 capital	64,597		18,231		17,584		16,348					
Exited advanced approach eligible credit reserves												
Unrealized gains on AFS preferred stock classified as equity							0					
Tier 2 capital before deductions	232,097		53,231		52,584		51,348					
Exited advanced approach tier 2 capital before deductions												
Less: Tier 2 capital deductions	0		0		0		0		0			
Tier 2 capital	232,097		53,231		52,584		51,348					
Exited advanced approach tier 2 capital												
Total capital	1,230,370		844,977		762,556		516,902					
Exited advanced approach total capital												
Total Assets for Capital Ratios												
Average total consolidated assets, adjusted	11,135,791		8,207,462		7,525,012		5,412,569					
Less: Deductions from common equity tier 1 capital	556,597		425,232		395,035		163,989					
Less: Other deductions	3,487		0		0		0		0			
Total assets for leverage ratio	10,575,707		7,782,230		7,129,977		5,248,580					
Total risk-weighted assets	7,892,045		6,003,894		5,330,052		3,702,725					
Exited advanced approach total RWA												
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.04	12.35	32	12.14	12.50	55	12.15	12.37	58	12.15	11.95	61
Common equity tier 1 capital, column B	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.65	13.08	51	13.19	13.19	59	13.32	13.03	67	12.57	12.68	58
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	15.59	15.23	64	14.07	14.63	46	14.31	14.48	54	13.96	14.15	55
Total capital, column B	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41	8.87	10.04	20
Supplementary leverage ratio, advanced approaches HCs		8.72										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			222						-100.00
Total property and casualty assets		0			0			0			222						-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			222						-100.00
Total property and casualty equity		0			0			0			222						-100.00
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			127						-100.00
Total property and casualty		0			0			0			127						-100.00
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						-100.00
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		0			0			14			72						-100.00
Other insurance activities income		0			0			14			70						-100.00
Insurance and reinsurance underwriting income		0			0			0			2						-100.00
Premiums		0			0			0			2						-100.00
Credit related insurance underwriting		0			0			0			2						-100.00
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			2						-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		265,253			237,411			222,482			134,847					11.73	360.92

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	39	0	0	48	0	0	48	0	0	94						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			60			66.67			100	75	61						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			40			33.33			0	25	38						
Separate account assets (L/H) / Total life assets	11.24			0			0			0								
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.37	22	0	0.46	43	0.04	0.44	53						
Premium income / Insurance activities revenue	2.84			0.03			0	0	48	2.78	0.01	96						
Credit related premium income / Total premium income	38.23			100			50			100	60	66						
Other premium income / Total premium income	61.77			0			50			0	40	33						
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0	48	0	0	48	0.30	0	95						
Insurance net income (P/C) / Equity (P/C)	15.59			37.86			72.25			57.21	31.81	71						
Insurance net income (L/H) / Equity (L/H)	3.62																	
Insurance benefits, losses, expenses / Insurance premiums	447.82			132.57			116.87			100	136.34	50						
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0	0	50						
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0								
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	49	0	0	49						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.05	11.03	97	29.36	11.53	99	30.62	13.70	99	28.02	14.86	97						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0								
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	0	49	0	0	49	0	0	49						

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			0			0			0				
Cost: Interest-bearing deposits.....		0.42			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18													
Commercial and industrial loans		0.64			2.35			3.83			4.38				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-2.40			-47.91			-27.26			22.03				
Total selected assets.....		2.04			-25.04			5.03			-5.54				
Deposits		3.46			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.33	0.41	0.46	0.70	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	54,704	79,747	32,847	32,602		-31.40	234.44
Dividends	54,000	79,000	32,000	32,000		-31.65	237.50
Interest	704	747	847	602		-5.76	97.20
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	1,600	1,500	0	0		6.67	
Dividends	1,600	1,500	0	0		6.67	
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	56,304	81,247	32,847	32,602		-30.70	244.22
Securities gains (losses)	4,948	0	0	0			
Other operating income	949	62	78	63		1430.65	31533.33
Total operating income	62,201	81,309	32,925	32,665		-23.50	280.20
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	7,790	2,055	2,060	1,930		279.08	2604.86
Other expenses	6,185	6,032	5,333	2,450		2.54	225.53
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	13,975	8,087	7,393	4,380		72.81	538.71
Income (loss) before taxes	63,739	73,222	25,532	28,285		-12.95	349.75
Applicable income taxes (credit)	2,900	-924	-846	-972			
Extraordinary items				0			
Income before undistributed income of subsidiaries	60,839	74,146	26,378	29,257		-17.95	310.91
Equity in undistributed income of subsidiaries	2,470	14,427	45,554	13,213		-82.88	-55.22
Bank subsidiaries	2,289	14,134	43,887	12,276		-83.81	-58.50
Nonbank subsidiaries	181	293	1,667	937		-38.23	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	63,309	88,573	71,932	42,470		-28.52	211.53
Memoranda							
Bank net income	56,289	93,134	75,887	44,276		-39.56	161.61
Nonbank net income	1,781	1,793	1,667	937		-0.67	
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		1,608,715	93.06	1,240,281	98.90	1,128,942	99.01	654,666				29.71	520.68
Common and preferred stock		1,499,339	86.73	1,203,132	95.93	1,104,485	96.87	617,866				24.62	526.07
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		109,376	6.33	37,149	2.96	24,457	2.14	36,800				194.43	455.24
Other receivables		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries		6,183	0.36	5,692	0.45	5,399	0.47	2,184				8.63	675.78
Common and preferred stock		6,183	0.36	5,692	0.45	5,399	0.47	2,184				8.63	675.78
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		93,207	5.39	1,000	0.08	1,000	0.09	1,000				9220.70	9220.70
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		7,187	0.42	5,442	0.43	3,930	0.34	16				32.07	119683.33
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		0	0	0	0	0	0	0					
Other assets		13,425	0.78	1,720	0.14	953	0.08	2,937				680.52	1450.23
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		1,728,717	100.00	1,254,135	100.00	1,140,224	100.00	660,803				37.84	560.18
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		167,500	9.69	35,000	2.79	35,000	3.07	35,000				378.57	
Other liabilities		5,726	0.33	3,365	0.27	3,667	0.32	565				70.16	5058.56
Balance due to subsidiaries and related institutions		71,361	4.13	62,651	5	62,199	5.45	23,297				13.90	206.31
Total liabilities		244,587	14.15	101,016	8.05	100,866	8.85	58,862				142.13	944.89
Equity Capital		1,484,130	85.85	1,153,119	91.95	1,039,358	91.15	601,941				28.71	522.42
Perpetual preferred stock (income surplus)		55,527	3.21	0	0	0	0	0					
Common stock		609	0.04	519	0.04	483	0.04	336				17.34	81.25
Common surplus		1,082,189	62.60	840,693	67.03	757,963	66.47	354,376				28.73	301.17
Retained earnings		378,268	21.88	358,666	28.60	305,056	26.75	271,023				5.47	65.08
Accumulated other comprehensive income		621	0.04	-1,208	-0.10	-3,450	-0.30	-5,349					
Other equity capital components		-33,084	-1.91	-45,551	-3.63	-20,694	-1.81	-18,445					
Total liabilities and equity capital		1,728,717	100.00	1,254,135	100.00	1,140,224	100.00	660,803				37.84	560.18
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		68,706	3.97	60,306	4.81	59,854	5.25	22,500				13.93	205.36
Notes payable to subsidiaries that issued TPS		68,706	3.97	60,306	4.81	59,854	5.25	22,500				13.93	205.36
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	4.35	7.29	20	7.84	10.58	20	7.37	11.03	11	7.37	8.67	34			
Bank net income / Average equity investment in banks	3.92	7.45	15	7.86	10.85	20	7.69	11.56	9	7.23	9.11	27			
Nonbank net income / Average equity investment in nonbanks	31.49	9.75	86	33.81	12.07	84	39.01	10.83	90	68.89	9.81	96			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			15.16			9.40			8.81				
Bank net income / Parent net income	88.91	88.16	20	105.15	103.77	62	105.50	104.73	57	104.25	104.64	51			
Nonbank net income / Parent net income	2.81	3.59	66	2.02	1.08	78	2.32	0.99	79	2.21	1.13	78			
Subsidiary holding companies' net income / Parent net income		68.34			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	16.48	20.06	62	8.76	9.66	50	9.70	9.50	54	9.78	11.14	46			
Total debt / Equity capital	11.29	14.41	58	3.04	3.93	61	3.37	3.94	63	5.81	4.62	63			
Total debt + notes payable to subs that issued TPS / Equity capital	15.92	16.67	65	8.27	7.99	54	9.13	7.93	56	9.55	9.36	47			
Total debt + Loans guaranteed for affiliate / Equity capital	11.29	14.68	57	3.04	3.97	61	3.37	3.98	61	5.81	4.64	62			
Total debt / Equity capital – excess over fair value	11.29	14.52	58	3.04	3.93	61	3.37	3.94	63	5.81	4.62	63			
Long-term debt / Equity capital	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63	5.81	4.39	64			
Short-term debt / Equity capital	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	70.12	34.67	81	12.74	14.37	58	12.90	15.49	59	13.90	17.83	58			
Double Leverage															
Equity investment in subs / Equity capital	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64	103.01	105.17	45			
Total investment in subs / Equity capital	108.81	110.16	68	108.05	104.48	68	109.14	104.38	70	109.12	105.55	63			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.34	0.47	49	0.63	0.44	61	0.98	0.36	79	0.43	0.56	47			
Equity investment in subs – equity cap / Net income-div (X)	1.05	1.82	40	1.03	1.47	49	1.66	1.18	75	0.78	1.91	25			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	104.23	136.59	35	194.28	153.39	76	91.38	113.37	35	142.13	96.31	82			
Cash from ops + noncash items + op expense / Op expense + dividend	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35	136.80	100.80	79			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.69	134.08	38	103.57	105.99	47	110.59	108.88	62	61.62	101.42	17			
Pretax operating income + interest expense / Interest expense	918.22	2,016.32	48	3,663.11	17,211.14	71	1,339.42	1,631.73	67	1,565.54	1,955.22	75			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	701.71	1,539.23	42	1,579.53	2,481.22	70	654.80	1,015.91	55	1,191.24	1,082.59	70			
Dividends + interest from subsidiaries / Interest expense + dividends	111.04	150.43	35	223.85	196.13	73	103.87	140.89	41	153.67	107.07	78			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.09	3.85	17	0.06	1.59	47	-0.05	1.59	16	0.02	1.68	45			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0			0			0				
Nonaccrual		1.03			8.16			0.70			0.46				
Total		1.13			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.05	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	2.66	43	0.06	0.13	68	0.06	0.14	67	0.04	0.15	65			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	70.54	81.10	48	46.18	65.39	34	112.08	87.25	77	65.92	100.86	28			
Dividends declared / Net income	67.79	42.29	84	38.66	25.65	71	41.10	24.10	74	45.41	32.32	63			
Net income – dividends / Average equity.....	1.40	4.14	20	4.81	7.61	18	4.34	8.12	10	4.02	5.74	28			
Percent of Dividends Paid															
Dividends from bank subsidiaries	125.82	132.17	54	230.72	160.93	77	108.24	131.90	45	165.92	106.72	78			
Dividends from nonbank subsidiaries	3.73	3.41	73	4.38	2.59	79	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies.....	0	4.85	44	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries	129.55	174.85	40	235.10	209.89	73	108.24	144.51	39	165.92	114.69	75			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	95.93	60.28	83	84.82	45.88	84	42.17	33.37	61	72.27	35.18	82			
Interest income from bank subsidiaries.....	1.25	0.36	86	0.80	0.09	92	1.12	0.11	93	1.36	0.14	91			
Management and service fees from bank subsidiaries	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	97.18	62.88	80	85.63	48.40	84	43.28	35.67	58	73.63	41.35	78			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	89.84	56.39	65	83.66	76.61	46	0	80.47	8	0	129.02	10			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	89.84	79.84	58	83.66	83.73	46	0	96.62	6	0	153.75	7			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0			0.15			0				
Operating income from subsidiary holding companies.....		55.20			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	86.82	69.76	41	97.16	77.61	49	97.19	72.95	56	97.96	67.33	63			
Interest income from bank subsidiaries.....	1.13	0.63	79	0.92	0.23	88	2.57	0.55	88	1.84	1.07	84			
Management and service fees from bank subsidiaries	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	87.95	82.20	29	98.08	94.06	38	99.76	89.39	67	99.81	79.76	70			
Dividends from nonbank subsidiaries	2.57	1.95	76	1.84	1.13	80	0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	2.57	4.70	68	1.84	1.56	78	0	3.33	23	0	3.09	22			
Dividends from subsidiary holding companies.....	0	2.53	44	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt	41.02	27.08	68	172.30	70.71	80	171.01	81.26	81	64.29	74.60	55			